

### **DETAILED ACTION**

This non-final rejection is in reply to the response filed January 22, 2008.

#### ***Election/Restrictions***

Applicant's election without traverse of claims 1, 2, 4, 5 and 7-16 in the reply filed on January 22, 2008 is acknowledged.

#### ***Claim Objections***

Claims 1 and 2 are objected to because of the following informalities: Claims 1 and 2 do not end in a period, and therefore do not meet the required single-sentence claim structure. Appropriate correction is required.

Claim 11 is objected to because the word "reassigning" should be changed to "reassigns."

#### ***Claim Rejections - 35 USC § 112***

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1, 2, 4, 5 and 7-16 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

In regard to claim 1, the following limitations lack antecedent basis:

- "the transaction financier staff" (claim 1, line 3);

- "the trade commerce transaction financing" (claim 1, line 4);
- "the commercial trade finance work items" (claim 1, lines 7-8) – it is noted that claim 1 recites, "international commercial trade finance work items" (claim 1, lines 3-4); however, it is unclear whether the "work items" set forth in lines 3-4 correspond to the "work items" in lines 7-8.

Claim 1 is further indefinite for the following reasons:

- The recitation "at remote spoke user access locations" (claim 1, line 5) is unclear, because one of ordinary skill in the art would not know which element of claim 1 this recitation qualifies. For example, it is unclear whether only the "payments" (claim 1, line 5) are "at remote spoke user locations," or, alternatively, whether the "providing access..." (claim 1, line 3) takes place "at remote spoke user locations."
- It is unclear which claim element the recitation "coupled to said remote locations" (claim 1, line 8) corresponds to.
- It is unclear if the recitation "the locations" (claim 1, line 10) corresponds to only the "remote . . . locations" (claim 1, line 5), or the "consolidated centralized hub processing location" (claim 1, line 7) and the "remote . . . locations" (claim 1, line 5).

Claim 2 is indefinite because it is unclear if the recitation, "at a single consolidated hub processing location having one or more computers coupled to said

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remote locations" (claim 2, lines 8-9) refers to the "transactions" (claim 2, line 8), or the "providing back office processing" (claim 2, line 5).

Appropriate correction and or clarification is required.

In regard to claim 4, the term "the transaction financier staff" (claim 4, line 3) lacks antecedent basis.

Claim 4 is further indefinite because it is unclear which of the claimed "work items" (claim 4, line 3) the "work item" (claim 4, lines 5 and 6) corresponds to. The claim sets forth multiple "work items," and then seeks to further define only one "work item."

Claim 7 is indefinite because it is unclear what the recitation, "at a consolidated central processing location coupled to said distributed locations" (claim 7, lines 9-10) refers to.

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1, 2, 4, 5 and 7-16 are rejected under 35 U.S.C. 102(e) as being anticipated by US Patent No. 5,890,140 to Clark et al. (hereafter Clark).

In regard to claim 1, *insomuch as understood in view of the 35 U.S.C. § 112 Rejections above*, Clark discloses a system and method for integrating global financial services, said method comprising: providing access to a transaction financier staff and to international commercial trade finance work items corresponding to the transaction financing and comprising issuances, advisements, amendments and payments at remote spoke user access locations (see FIG. 1, 12(1)-12(5); see also, claim 1); and processing, at a consolidated centralized hub processing location (see FIG. 1, item 10; see also, col. 5, lines 1-35), all the commercial trade finance work items across multiple bank organizations, which bank organizations are coupled to said remote locations (see e.g., col. 7, lines 1-41) and consolidating back office processing of the work items in real-time with constant processing availability (see e.g., col. 10, line 66 – col. 11, line 29) by using workflow routing between the locations as they become available for handling the work items and using a consolidated computer database in processing the work items (see e.g., col. 5, lines 17-35), the database having multiple base currencies each base currency corresponding to a country source of the transactions (see e.g., col. 18, line 65 – col. 20, line 62).

In regard to claim 2, *insomuch as understood in view of the 35 U.S.C. § 112 Rejections above*, Clark further discloses accessing the international trade finance work items comprising issuances, advisements, amendments and payments, at remote spoke user access locations in different time zones (see Abstract); and providing back

office processing of the work items across multiple bank organizations, across the different time zones in real-time using a consolidated computer database in processing the work item, the database having multiple base currencies, each base currency corresponding to a country source of the transactions at a single consolidated hub processing location having one or more computers coupled to said remote locations (see rejection of claim 1, above) .

In regard to claim 4, *insomuch as understood in view of the 35 U.S.C. § 112 Rejections above*, Clark discloses accessing, through a user interface, international trade finance work items comprising issuances, advisements, amendments, and payments to a transaction financier staff (see FIG. 1, 12(1)-12(5); see also, claim 1); and Processing, with Around-the-clock capability (see e.g., col. 2, lines 38-41), the work item across multiple bank organizations in real-time using a consolidated database in processing the work item (see col. 5, lines 1-35), the database having multiple base currencies by a single consolidated processing system.

In regard to claim 5, Clark further discloses work item processing is referenced to a global system time.

In regard to claim 7, *insomuch as understood in view of the 35 U.S.C. § 112 Rejections above*, Clark further discloses initiating execution of a business object at geographically distributed processing locations, each location including user work stations having a trade finance interface (see e.g. FIG. 1, items 12(1)-12(5)); and performing, by an application server, back office trade finance business logic for processing international trade finance transactions across multiple bank organizations in

real-time responsive to initiation by the work stations with constant processing availability using a consolidated database in processing (see col. 5, lines 1-35); the database having base currencies corresponding to country sources of the transactions, at a consolidated central processing location coupled to said distributed locations (see e.g., col. 18, line 65 – col. 20, line 62).

In regard to claim 8, Clark further discloses said business object as communicating with a consolidated database server for data required by the business logic (see col. 5, lines 1-35).

In regard to claim 9, Clark further discloses one of the workstations executing the business object (see e.g., col. 5, lines 36-40).

In regard to claim 10, Clark further discloses a communication object communicating between the interface and the business object (see e.g., col. 5, lines 1-36).

In regard to claim 11, Clark further discloses reassigning work items to the different locations responsive to time periods when those locations are operative (see Abstract).

In regard to claim 12, Clark further discloses the business logic as performed relative to a trade instrument identified on said interface, the trade instrument having a trade document associated therewith and said system further comprising an image server storing an image of the document and a link to the instrument, allowing the interface to retrieve (see e.g., col. 18, lines 21-64).

In regard to claim 13, Clark further discloses connection and transport objects providing communication between said interface and said business object (see e.g., col. 2, line 34 – col. 3, line 32).

In regard to claim 14, it is inherent that the interface disclosed by Clark includes input output logic.

In regard to claim 15, Clark further discloses an object communication service requesting attribute values for fields of a window of said interface (see e.g., col. 20, line 65 – col. 21, line 60).

In regard to claim 16, Clark further discloses an attribute manager accessing an attribute object for an attribute of the business object (see e.g., col. 20, line 65 – col. 21, line 60).

**With respect to the above rejections, the Examiner has cited particular portions of the reference(s), and although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested that the Applicant consider each cited reference in its entirety as potentially teaching the limitations of the claimed invention.**

***Terminal Disclaimer***

The terminal disclaimer filed on June 18, 2007, disclaiming the terminal portion of any patent granted on this application which would extend beyond the expiration date of

US Patent No. 6,772,131 has been reviewed and is accepted. The terminal disclaimer has been recorded.

### ***Response to Arguments***

Applicant's arguments with respect to claims 18-20 filed June 18, 2007 have been considered but are moot in view of the Restriction of claims 18-20.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JARED W. NEWTON whose telephone number is (571)272-2952. The examiner can normally be reached on M-F 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.



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/James A. Kramer/  
Supervisory Patent Examiner, Art Unit 3693

JWN  
April 13, 2008